

## Appendix 1 Bank Indonesia Circular Letter No. 8 / 3 / DPNP dated January 30, 2006

### GUIDE TO CALCULATION OF RISK-WEIGHTED ASSET (ATMR) BASED ON COMMERCIAL BANK REPORTS

COMPONENT	NOM	RISK WTG %	BALANCE SHEET CODE	FORM	COLUMN	Bank Code/ Issuer Category/ Debtor Category/ Ctgy. Claimed Party Ctgy. Of Claimant	Category Code	Category of Guarantor	Purpose	Remarks
<b>RISK WEIGHTED ASSETS</b>										
<b>A. BALANCE SHEET ASSETS (Rupiah &amp; Foreign Currency)</b>										
1. Cash		0	100	01						
2. Gold and Commemorative coin:			230							
2.1. Gold and gold currency		0		12			05			
2.2. Commemorative coin:		0		12			10 + 15			
3. Bank Indonesia			120							
3.1. Demand Deposit at Bank Indonesia		0		03			10			
3.2. Bank Indonesia Certificate:		0		03			20			
3.3. Call Money		0		03			30			
3.4. Others		0		03			90			
4. Claims on other bank:			130							
4.1. on central bank of other countries	*)	0		04		793	10 thr. 99			
4.2. on other banks under guarantee from central government and central bank	*)	0		04		Bank codes Excluding 793	10 thr. 99	001, 801-809		in amount of guaranteed percentage
4.3. on other banks	*)	20		04		Bank codes Excluding 793	10 thr. 99 excluding 80	Excluding 001,801-809		remaining from 4.1 and 4.2 added by remainder of guaranteed percentage from 4.2
5. Securities held			140							
5.1. Treasury Bills of other countries	*)	0		05		891	51 thr. 99			
5.2. Central bank certificates of other countries	*)	0				801 - 889, 892 - 896, 899		891		

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5.3. Money market/capital market securities										
5.3.1. Issued or guaranteed by central bank or central government	*)	0		05		801-809	51 thr. 99	Excluding 891		and
		0		05		Excluding : 801 - 809, 891	51 thr. 99	001,801-809		in amount of guaranteed percentage
5.3.2. Issued and guaranteed by cash, foreign banknotes, gold and gold currency, and demand deposits, time deposits, and saving deposits at the bank concerned to the value of the guarantee	*)	0		05		Excluding : 801 - 809, 891	51 thr. 99	Code of reporting bank concerned		in amount of guaranteed percentage
5.3.3. Issued or guaranteed by other banks regional government, non-departmental institution in Indonesia, Multilateral development Banks	*)	20		05		810 - 827, 896	51 thr. 99	Excluding 001,801 - 809, and excluding reporting bank codes, 891		and
		20		05		Excluding : 801 - 827, 891, 896	51 thr. 99	810 - 827, 896 Bank codes excluding reporting bank codes		in amount of guaranteed percentage
5.3.4. Issued or guaranteed by State Owned Enterprises and central government owned corporations	*)	50		05		828 thr. 848 and 893	51 thr. 99	828 through 889 892 thr. 895, 899		and
		50		05		Excluding : 801 - 848, 891,893,896	51 thr. 99	828 thr. 848 and 893		in amount of guaranteed percentage
5.3.5. Issued or guaranteed by other parties from private sectors	*)	100		05		849 thr. 889, 892,894,895, 899	51 thr. 99	849 thr. 889, 892,894,895, 899		remaining from 5.3.1 thr. 5.3.4 added by remainder of guaranteed percentage from 5.3.1 thr. 5.3.4
		100		05		Excluding : 801 - 889 891 thr. 896, 899	51 thr. 99	Excluding : Bank Codes 001,801 - 848 891, 893,896		

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6. Loans			170							
6.1. Loan granted to or guaranteed by										
6.1.1. Central Bank	*)	0		06	Debit balance		user type 10 thr. 89 excluding 71 and 72	001		in amount of guaranteed percentag
6.1.2. Central Government	*)	0		06		801 thr. 809	user type 10 thr. 89 excluding 71 and 72	Excluding : 001		and
						Excluding : 801 thr. 809	user type 10 thr. 89 excluding 71 and 72	801 s.d 809		in amount of guaranteed percentag
6.1.3. Cash, foreign banknotes, gold, gold currency, and demand deposits, time deposits, and saving deposits at the bank concerned, to the value of the guarante	*)	0		06		Excluding : 801 thr. 809	user type 10 thr. 89 excluding 71 and 72	Bank codes of reporting bank concernec		in amount of guaranteed percentag
6.1.4. Other banks, regional governments, non departmental institutions in Indonesia multilateral development Bank	*) **)	20		06		810 - 827, 896	user type 10 thr. 89 excluding 71 and 72	Excluding 001, 801 - 809, and excluding reporting bank codes		and
						Excluding : 801 - 827, 896	user type 10 thr. 89 excluding 71 and 72	810 - 827, 896 Bank codes other than reporting bank codes		in amount of guaranteed percentag

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6.1.5. State Owned Enterprises and centra government-owned corporations of other countries	*) **)	50		06		828 thr. 848 and 893	user type 10 thr. 89 excluding 71 and 72	828 s.d. 889 891 s.d 895,899		and
						Excluding : 801 - 848, 893, 896	user type 10 thr. 89 excluding 71 and 72	828 s.d. 848 dan 893		in amount of guaranteed percentag
6.1.6. Other parties	*) **)	100		06		849 thr. 889, 891,892,894,895, 899	user type 10 thr. 89 excluding 71 and 72	849 s.d 889, 891,892,894,895, 899		remaining from (6.1.1 thr. 6.1.5 and 6.2 thr. 6.4) added by remainder of guaranteed percentag from 6.1.1 thr. 6.1.5
		100		06		Excluding : 801 - 889 891 thr. 896, 899	user type 10 thr. 89 excluding 71 and 72	Excluding : Bank codes 001, 801-848, 893, 896		
6.2. Housing loan (first mortgage) for own residenc	*) **)	40		06			user type 71 and 72			
6.3. Employee/Retirement Loar	*) **)	50					***)			
6.4. Small-Scale Business Loar	*) **)	85		06			Loan ctgy. 19			
7. Other Claims			190							
7.1. Other claims on or guaranteed by										
7.1.1. Central Bank	*)	0		07			11 thr. 90	001		in amount of guaranteed percentag

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7.1.2. Central Government	*)	0		07		801 thr. 809	11 thr. 90	Excluding : 001		and
						Excluding : 801 thr. 809	11 thr. 90	801 s.d 809		in amount of guaranteed percentag
7.1.3. Cash, foreign banknotes, gold, gold currency, and demand deposits, time deposits, and saving deposits at the bank concerned, to the value of the guarante	*)	0		07		Excluding : 801 thr. 809	11 thr. 90	Reporting bank codes		in amount of guaranteed percentag
7.1.4. Other banks, regional governments, non departmental institutions in Indonesia multilateral development Bank	*)	20		07		810 - 827, 896	11 thr. 90	Excluding 001, 801 - 809, and excluding reporting bank codes		and
						Excluding : 801 - 827, 896	11 thr. 90	810 - 827, 896 Bank codes other than reporting bank codes		in amount of guaranteed percentag
7.1.5. State Owned Enterprises and centra government-owned corporations of other countries	*)	50		07		828 thr. 848 and 893	11 thr. 90	828 thr. 889 891 thr. 895, 899		and
						Excluding : 801 - 848, 893, 896	11 thr. 90	828 thr. 848 and 893		in amount of guaranteed percentag
7.1.6. Other parties	*)	100		07		849 thr. 889, 891,892,894,895, 899	11 thr. 90	849 thr. 889, 891,892,894,895 899		remaining from 7.1.1 thr. 7.1.5 added by remainder of guaranteed percentag from 7.1.1 thr. 7.1.5
		100		07		Excluding : 801 - 889 891thr. 896, 899	11 thr. 90	Excluding : Bank codes 001, 801-848, 893, 896		

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8. Equity Participation	*)	100	200	08			10,90			
		100	130	04			80			
Equity participation in a subsidiary company -/			200	08			10,90		1	
			130	04			80			
9. Fixed asset and inventory (book value										
9.1. Land and Buildings +/+		100	213	01						
9.2. Accumulated depreciation of buildings -/			214	01						
9.3. Inventory +/+		100	215	01						
9.4. Accumulated depreciation of inventory -/			216	01						
10. Interoffice Assets (nett)										
10.1. Operational activities in Indonesia (Assets		100	223	01						
10.2. Operational activities in Indonesia (Liabilities		100	393	01						
10.3. Operational activities outside Indonesia (Assets		100	224	01						
10.4. Operational activities outside Indonesia (Liabilities		100	394	01						
11. Miscellaneous assets		100	230	12			Excluding 05, (10 + 15), 30, 60, 70 and 75			
12. Not specified		100								
13. Total risk weighted balance sheet asset										Amount of A.1 through A.12
<b>B. OFF BALANCE SHEET ACCOUNTS (Rupiah &amp; Foreign Currency)</b>										
1. Unused credit facilities provided until the end of calendar year which is provided for or guaranteed by/with, or guaranteed by securities issued by										
1.1. Credit facilities granted to or guaranteed by										
1.1.1. Central Bank	*)	0		06	To be drawn		user type 10 thr. 89 excluding 71 and 72	001		in amount of guaranteed percentag

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1.1.2. Central Government	*)	0		06		801 thr. 809	user type 10 thr. 89 excluding 71 and 72	Excluding : 001		and
						Excluding : 801 thr. 809	user type 10 thr. 89 excluding 71 and 72	801 thr. 809		in amount of guaranteed percentag
1.1.3. Cash, foreign banknotes, gold, gold currency, and demand deposits, time deposits, and saving deposits at the bank concerned, to the value of the guarante	*)	0		06		Excluding : 801 thr. 809	user type 10 thr. 89 excluding 71 and 72	Bank codes of reporting bank concerned		in amount of guaranteed percentag
1.1.4. Other banks, regional governments, not departmental institutions in Indonesia multilateral development Bank	*)	10		06		810 - 827, 896 Other bank codes	user type 10 thr. 89 excluding 71 and 72	Excluding 001, 801 - 809, and excluding reporting bank codes		and
						Excluding : 801 - 827, 896	user type 10 thr. 89 excluding 71 and 72	810 - 827, 896 Bank codes other than reporting bank codes		in amount of guaranteed percentag
1.1.5. State Owned Enterprises and centra government-owned corporations of other countries	*)	25		06		828 thr. 848 and 893	user type 10 thr. 89 excluding 71 and 72	828 thr. 889 891 thr. 895, 899		and
						Excluding : 801 - 848, 893, 896	user type 10 thr. 89 excluding 71 and 72	828 thr. 848 and 893		in amount of guaranteed percentag

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1.1.6. Other parties	*)	50		06		849 thr. 889, 891,892,894,895, 899	user type 10 thr. 89 excluding 71 and 72	849 thr. 889, 891,892,894,895, 899		remaining from (1.1.1 thr. 1.1.5 and 1.2 thr. 1.4) added by remainder of guaranteed percentag from 1.1.1 through 1.1.5
		50		06		Excluding : 801 - 889 891 thr. 896, 899	user type 10 thr. 89 excluding 71 and 72	Excluding : Bank codes 001, 801-848, 893, 896		
1.2. Housing loan (first mortgage) for own residenc	*)	20		06			user type 71 and 72			
1.3. Employee/Retirement Loar	*)	25					***)			
1.4. Small-Scale Business Loar	*)	42.5		06			Loan ctgy. 19			
2. Bank guarantee										
2.1. For credit placement including standb L/Cs & risk-sharing and endorsement or avail upon the securities issued at request of										
2.1.1. Central Bank and central Governmen	*)	0	599	29		001, 801 thr. 809	30, 40, 50,90			
2.1.2. Other Banks, regional government, non departmental institutions in Indonesia multilateral development Banks	*)	20	599	29		810 - 827, 896 Other bank codes	30, 40, 50,90			
2.1.3. State Owned Enterprises and centra government-owned corporations of other countries	*)	50	599	29		828 thr. 848 and 893	30, 40, 50,90			
2.1.4. Other parties	*)	100	599	29		849 thr. 889, 891,892,894,895, 899	30, 40, 50, 90			remaining from 2.1.1 thr. 2.1.3
2.2. Not for credit placement, such as bic bonds, performance bonds and advance payment bonds, issued at request of:										
2.2.1. Central Bank and central Governmen	*)	0	599	29		001, 801 thr. 809	10 and 20			



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2.2.2. Other Banks, regional government, not departmental institutions in Indonesia multilateral development Banks	*)	10	599	29		810 - 827, 896 Other bank codes	10 and 20			
2.2.3. State Owned Enterprises and centra government-owned corporations of other countries	*)	25	599	29		828 thr. 848 and 893	10 and 20			
2.2.4. Other parties	*)	50	599	29		849 thr. 889, 891,892,894,895, 899	10 and 20			remaining from 2.2.1 through 2.2.3
2.3. Valid L/Cs (not including standby L/Cs) issued at request of:										
2.3.1. Central Bank and central Governmen	*)	0	599	29		001, 801 thr. 809	60, 65			
		0	561 & 562	28		001, 801 thr. 809	11, 15			
2.3.2. Other Banks, regional government, not departmental institutions in Indonesia multilateral development Banks	*)	4	599	29		810 - 827, 896 Other bank codes	60, 65			
		4	561 & 562	28		810 - 827, 896 Other bank codes	11, 15			
2.3.3. State Owned Enterprises and centra government-owned corporations of other countries	*)	10	599	29		828 thr. 848 and 893	60, 65			
		10	561 & 562	28		828 thr. 848 and 893	11, 15			
2.3.4. Other parties	*)	20	599	29		849 thr. 889, 891,892,894,895, 899	60, 65			
		20	561 & 562	28		849 thr. 889, 891,892,894,895, 899	11, 15			remaining from 2.3.1 through 2.3.3
3. Total Risk-Weighted Assets in off balance sheet account										
C. TOTAL RISK-WEIGHTED ASSETS ( A.13 + B.3)										
<b>NOTES:</b> a. Central Bank 001 b. Central banks of other countrie 793 c. Central Government 801-809 d. Central Government or Central Banl 801-809, 001 e. Central Government of Other Countrie 891 f. Other Banks All except 001, 793, 801-809, 828-895,899 Regional Government/ Non Departmental Institution in Indonesi Multilateral Development Banl g. State Owned Enterprises 828-848, 893 Central government-owned enterprises of other countrie h. Cash, foreign banknotes, gold, govt Reporting bank code currency, demand deposits, time deposits and saving deposit i. Other private sectors/other parties Excluding a, b, c, d, e, f, g, h *) To be filled in with nominal sum after deduction for Allowance for Earning Assets Losses formed by the bar **) To be filled in with the amount after deduction by for Funds Set Aside under Debt Restructuring arrangements (code 230(30)) a deferred income originating from Debt Restructuring (code 400(71)) ***) As long as no adjustment is made to the Monthly Report of Commercial Banks, the amount of Employee/Retirement Loan is based on Appendix 2 of this Bank Indonesia Circular L										

**Appendix 2 Bank Indonesia Circular Letter No. 8 / 3 / DPNP dated January 30, 2006**

No.	Component	Nominal	Special reserve for the Formed PPA	Weighted Risk (%)	ATMR
1.	Loan				
	- Employee/Retirement*			50	
2.	Unused credit facilities prepared to be used until the end of the calendar year by:				
	- Employee/Retirement*			25	

\* in accordance with the provisions set in number II.3 of Bank Indonesia Circular Letter No. 8/3/DPNP dated January 30, 2006.